

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel A. Tealdi, et al.

Examiner: Felten, Daniel S

Appl. No. : 09/802,360

Art Unit: 3696

Filed : March 9, 2001

Confirmation No. 8325

For : Online Mortgage Approval
and Settlement System and
Method Therefor**CERTIFICATE OF TRANSMISSION**
I hereby certify that this correspondence is being
submitted electronically via EFS Web on the date
shown below.

Customer No. : 08791

/William L. Jaffe/ January 14, 2010
William L. Jaffe *Date*Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**AMENDMENT**

Sir:

In response to the Office Action of September 15, 2009, applicants respectfully request the Examiner to enter the following amendments and consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.